

Trustees' Annual Report for the period

From April 1st 2024

To March 31st 2025

Charity name: New Malden United Reformed Church Charity

Charity registration number: 1135603

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday worship services, prayer meetings, toddler group, craft club, senior citizens lunch club international language conversation group, Girl's Brigade meetings. Lettings for community activities including Kingston Blind Association, local CSMA group, Town Women's Guild, line dancing, karate club, yoga classes, baby ballet and mini athletics. Halls are used for local elections. Local Korean minister has group for North Korean Senior Citizens and another for Korean Youth. PCN have moved to local community centre where they have free accommodation. Lunchtime concerts featuring students from RCM and RAM have restarted on a monthly basis
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard to the guidance issued by the Charity Commission on public benefit

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Church plays a pro- active role in the community, is part of New Malden's Warm Spaces during the winter months Provides a meeting place for a wide range of community groups and provides a welcoming environment. Church works with other church groups eg Kings Church, Coptic Church and Presbyterian Church of Korea in providing facilities for Christian worship. The charity promotes the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	No major works undertaken but replacement of some windows, doors planned so reserves look healthy for this
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Sufficient reserves are held to provide for most eventualities pertaining to the upkeep of the building.
Amount of reserves held	Para 1.22	Reserves as of March 31 st 2025 £215,788
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Structure, Governance and Management

Description of charity's trusts:		New Malden United Reformed Church Charity comprises all assets and funds held by and on behalf of them other than properties held under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts
Type of governing document (trust deed, royal charter)	Para 1.25	TRUSTS DISTILLED FROM THE UNITED REFORM CHURCH ACTS OF PARLIAMENT (1971 AND 1982) AND THE SCHEME OF UNION (1972) The United Reformed Church Approved Document for Registration of Assets Held for Charitable Purposes of United Reformed Church Local Churches
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	As a local church of the URC, the Church is governed by the Scheme of Union of the URC ('the Scheme of Union') and those constitutional decisions of General Assembly binding on Local Churches.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elders of the church are elected for a three-year term by election by members of the local church at a Church Meeting and they become the trustees of the church. This position is renewable for another three years after which a sabbatical must be taken.

Reference and Administrative details

Charity name	New Malden United Reformed Church Charity
Other name the charity uses	
Registered charity number	1135603

Charity's principal address	c/o 28 Malden Hill New Malden, Surrey, KT3 4DR

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Erika Reeves	Contact		NMURC Church Meeting
Mary Slater	Chair		NMURC Church Meeting
Carol Urpens			NMURC Church Meeting
Sanghoon Lee			NMURC Church Meeting
Beth Castillo			NMURC Church Meeting
David Howell			NMURC Church Meeting
Diane Howell			NMURC Church Meeting

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not Applicable
---	----------------

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>MARY AKU VANDERPUE SLATER</i>	
Full name(s)	MARY AKU VANDERPUE SLATER	
Position (eg Secretary, Chair, etc)	Chair	
Date	4/1/2026	

New Malden United Reformed Church
Receipts and Payments Account for year ending 31 March 2025

Receipts	Notes	2025	2024
Free Will Offering		23,315.16	23,023.51
Loose Collections		2,842.55	2,998.65
		26,157.71	26,022.16
Tax refund on Free Will Offerings		7,398.26	8,760.13
Interest	1	5,236.97	4,900.90
Hall Lettings		24,154.81	19,059.74
Donations	2	1,130.49	1,318.06
Church Lets	6	12,489.37	8,595.00
Special Collections	3	1,258.98	2,929.23
Outreach Activities	3B	6,608.33	9,728.44
Development Fund	3C	0.00	0.00
Other General Income	4	48.50	103.80
Rebates	5	877.94	6,102.54
Total normal Income		85,361.36	87,520.00

Payments	Notes	2025	2024
Ministry and Mission		22,272.00	20,937.33
Pulpit Supply		2,295.00	1,675.00
Organist & Supplies		1,820.00	1,765.00
Cleaner	7	6,925.68	7,054.70
Minister's Expenses		0.00	540.77
Church Building	8	18,518.27	28,470.44
Manse	9	106.23	6,596.82
Equipment		0.00	115.14
Office Expenses	10	1,373.20	1,457.51
Youth Work	11	1,308.95	1,139.59
Outreach	16	155.13	28.48
Korean Ministry expenses	12	0.00	0.00
Training & Support	13	24.00	220.00
Affiliation Fees	14	437.86	422.72
Bank Fees		74.00	76.40
Donations		828.00	400.00
Special Collections	3	1,390.20	2,586.50
Outreach Activities	3B	7,462.41	6,849.66
Development Fund	3C	1,940.45	2,880.00
Other General Expenses	15	1,033.50	937.84
Total Expenditure		67,964.88	84,153.90
Excess of Receipts over Payments		17,396.48	3,366.10

Summary		2025	2024
Total Income		85,361.36	87,520.00
Total Expense		67,964.88	84,153.90
		17,396.48	3,366.10
To come from Legacy			
Total		0.00	0.00
Net Surplus		17,396.48	3,366.10

Concerts		2025
Starting Balance		1,361.36
Income		0.00
Expense		0.00
FALSE		0
Closing balance		1,361.36

Living Well		2025
Starting Balance		6409.59
Income		5,883.17
Expense		7,377.04
Net Deficit		-1493.87
Closing Balance		4,915.72

Sparkles		2025
Starting Balance		1502.26
Income		725.16
Expense		85.37
Net Surplus		639.79
Closing Balance		2,142.05

Bank Accounts Overview

HSBC Main Account		2025
Balance b/f		79,070.26
Income		93,079.06
Payments		-67,965.42
Less Chqs from prev. period		-304.70
Add Chq's unbanked		92.08
Less Petty Cash Carried forward		-18.68
Balance c/f		103,952.60

COIF Legacy Account		2025
Balance b/f		77,645.13
Income		3,846.52
Payments		
Balance c/f		81,491.65

HSBC Hall Lettings account		2025
Balance b/f		26.00
Income		23,047.50
Transfer to Main Account		22,185.00
Balance c/f		888.50

COIF General		2025
Balance b/f		28,067.37
Income		1,390.45
Payments		
Balance c/f		29,457.82

Signed

Errika M Reeves

Treasurer

Independent Examiners' Report to the Members of New Malden URC

We have compared this Summary of accounts for the year ended 31 March 2025 with detailed accounts as examined for the same period. The figures included in this Summary have been correctly extracted from the full accounts.

Signed

C. Chippendale

Dec-25

Independent Review of NMURC 2025 Accounts

Schedule of work performed:

Reconciliation of main bank account (HSBC number 01209000)

Reconciliation of Lettings account (HSBC number 11629700)

Reconciliation of CCLA account (number 92442)

Reconciliation of CCLA General account (number 924420002C)

Reconciliation of CCLA Legacy account (number 924420001C)

Validated the all account balances correctly recorded in Final accounts *(Checked figures correctly transposed in the Final accounts.)*

Validated the Income total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Income spreadsheet)*

Validated the Expenditure total figures recorded in the Final accounts *(Checked total transferred to the Final accounts from the Expenditure spreadsheet)*

Checked a sample of individual income figures. *(This covered the checking supporting paperwork, checking accuracy of the income accounting records and accounting records)*

Checked a sample of individual expenditure figures *(This covered the checking supporting paperwork, checking accuracy of the expenditure accounting records and accounting transactions)*

Checked the figures relating to Utilities correctly posted in the Final accounts. *(Checked accounting transactions to supporting paperwork, checked correctly posted in the expenditure spreadsheet)*

Check the regular giving by individuals. *(Checked monthly totals postings in the income spreadsheet, checked a sample of individual giving.)*

Checked Lettings transactions. (Checked for supporting documentati

Reviewed the Church Asset figures.

Checked the Well living income and expenditure.

Findings from review:

Finding Details	Suggested action	Comments
<p>Bank Reconciliations I was able to reconcile the balances for all the church accounts. Account balances are accurately recorded in the account.</p> <p>Restricted Funds Restricted funds clearly documented.</p> <p>Summary Records agree to transactions in the accounts. No issues,</p>		<p>No issues. The balance of the HSBC Main account is .51p difference. Expenditure of 11/7 recorded as £46.17 in cell F90, recorded as £46.71 in cell N90. Weekly sheet 7/7 showing £46.17. Bank Rec shows a difference of 3p. PDF sheet shows a different end balance to the Bank Rec sheet on the HSBC main account</p> <p>No issues</p> <p>No issues</p>
<p>Review of Income Figurers I can confirm that the income total figure is accurately recorded in the Final accounts.</p> <p>I can also confirm that individual income transactions are recorded in the bank accounts.</p>		<p>No issues</p> <p>No issues</p>

Review of Expenditure Figures I can confirm that the expenditure total figures are accurately recorded in the accounts.		There is a 54p difference on the income figure for cleaning, see comments above.
Supporting paperwork Review of a sample of expense transactions and supporting documents,		No issues
Regular Giving Checked total monthly figures recorded in the Direct Debit workbook are transposed in the Income spreadsheet accurately. Checked individual donation has been posted to bank account.		No issues
Lettings Checked that the figures have been transposed between the spreadsheets and bank accounts are accurately recorded.		No issues
Assets No issues to raise.		To Note
Large Expenditure No one large expenditure item for 2024/25 accounts		To note
Living Well project I confirm income and expenditure are correctly recorded in the accounts. No issues to raise.		To note

--	--	--